

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Martin S. Lebedin  
DebtorCase No. 17-76289-reg  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-8

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 32

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.

db +Martin S. Lebedin, 252 Amsterdam Avenue, North Babylon, NY 11704-4926  
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3719  
smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9117065 +Chase, Cardmember Service, Po Box 1423, Charlotte, NC 28201-1423  
9117064 +Chase, PO Box 6026, Chicago, IL 60680-6026  
9117067 +Chase Ink, Cardmember Services, Po Box 1423, Charlotte, NC 28201-1423  
9130943 +Citgo/SYNCB, PO Box 530938, Atlanta, GA 30353-0938  
9117068 +Conception Hernandez, Maria Hernandez, C/O Michael Faillace &Ass,  
60 East 42nd St Ste 2540, New York, NY 10165-0018  
9117071 +DVFlora, 520 Mantua Boulevard, Sewell, NJ 08080-1022  
9117069 +Deetto, C/O SST Card Services, Po Box 23060, Columbus, GA 31902-3060  
9130944 +Empire, Wells Fargo Financial, National Bank, Po Box 660553, Dallas, TX 75266-0553  
9117072 +GM Flexible Earnings, Capital One Card Services, Po Box 71107, Charlotte, NC 28272-1107  
9117073 +M&T Bank, Po Box 619063, Dallas, TX 75261-9063  
9117074 +Marcofai Corp., 18 Newbridge Road, Hicksville, NY 11801-2855  
9130945 +Sunoco, Inc., PO Box 78056, Phoenix, AZ 85062-8056

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QKPSILVERMAN.COM Jan 23 2018 18:33:00 Kenneth P Silverman, Silverman Acampora LLP,  
100 Jericho Quadrangle, Suite 300, Jericho, NY 11753-2702  
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 23 2018 18:34:38  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.li.ecf@usdoj.gov Jan 23 2018 18:34:13 United States Trustee,  
Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,  
Central Islip, NY 11722-4456  
9117057 +EDI: AMEREXPR.COM Jan 23 2018 18:33:00 American Express, PO Box 297879,  
Fort Lauderdale, FL 33329-7879  
9117058 +EDI: AMEREXPR.COM Jan 23 2018 18:33:00 American Express, P.O. Box 1270,  
Newark, NJ 07101-1270  
9117059 +EDI: BANKAMER.COM Jan 23 2018 18:33:00 Bank of America, P.O. Box 15019,  
Wilmington, DE 19886  
9130942 +EDI: RMSC.COM Jan 23 2018 18:33:00 BP/SYNCB, PO Box 530942, Atlanta, GA 30353-0942  
9117060 +EDI: BANKAMER.COM Jan 23 2018 18:33:00 Bank of America, PO Box 15019,  
Wilmington, DE 19850-5019  
9117061 +EDI: TSYS2.COM Jan 23 2018 18:33:00 Barclay Card, Card Services, Po Box 13337,  
Philadelphia, PA 19101-3337  
9117062 +EDI: CAPITALONE.COM Jan 23 2018 18:33:00 Capital One, PO Box 105474,  
Atlanta, GA 30348-5474  
9117063 +EDI: CAPITALONE.COM Jan 23 2018 18:33:00 Capital One Bank, PO Box 6492,  
Carol Stream, IL 60197-6492  
9117066 +EDI: CAUT.COM Jan 23 2018 18:28:00 Chase Auto Finance, PO Box 901076,  
Fort Worth, TX 76101-2076  
9117070 +EDI: DISCOVER.COM Jan 23 2018 18:33:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
9117075 +E-mail/Text: bankruptcy@ondeck.com Jan 23 2018 18:34:52 On Deck, 901 N Stuart St.,  
Suite 700, Arlington, VA 22203-4129  
9130946 +EDI: WTRRN BANK.COM Jan 23 2018 18:33:00 Target Card Services, PO Box 660170,  
Dallas, TX 75266-0170  
9130947 +EDI: USBANKARS.COM Jan 23 2018 18:28:00 US Bank, P.O. Box 790408, Saint Louis, MO 63179  
9130948 +EDI: WFFC.COM Jan 23 2018 18:33:00 Wells Fargo Bank NA, MAC X2505-033, Po Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9117076\* +On Deck, 901 N. Stuart St., Suite 700, Arlington, VA 22203-4129

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0207-8

User: admin  
Form ID: 318DF7

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jan 23, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

Kenneth P Silverman efilings@spallp.com, ksilverman@ecf.epiqsystems.com  
Scott R Schneider on behalf of Debtor Martin S. Lebedin scottsch@optonline.net,  
r60448@notify.bestcase.com  
United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Martin S. Lebedin**Social Security number or ITIN **xxx-xx-9763**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **8-17-76289-reg****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Martin S. Lebedin

**IT IS FURTHER ORDERED:**

- Kenneth P Silverman (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: January 23, 2018

s/ Robert E. Grossman  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**